



January 20, 2018

To whom it may concern:

I have been asked to share our past experience with our PEO prior to working with L.F.A. Insurance Services, Inc. My company terminated their contract with Administaff, a Professional Employer Organization (PEO), effective July 1, 2001. The decision to terminate our relationship with Administaff was to better meet the needs of our company financially, administratively and personally. The lack of service was the biggest issue we had with Administaff.

Lynn Arthurs was referred to my prior company by our CFO who had worked with her for years at another company. We interviewed Lynn in June 2001 and I expressed the strong need of providing dedicated & meaningful benefit service to all employees and their dependents, administrative support, as well as making sure the employee benefit programs had the highest level of benefits at the best costs in the marketplace. L.F.A. Insurance Services became our benefits broker July 1, 2001.

I am now the CEO and cofounder of a company that has grown to over 70 employees in three years. The first person we approached to service our health care needs was Lynn and her team. She is a consummate professional and absolutely committed to personal service and becoming a part of our team to solve these complex challenges.

I have no hesitation on recommending L.F.A to any company that is looking for excellence in service, professionalism, and expertise.

Please feel free to call me if you would like to discuss further.

Shawn Lipman  
Chief Executive Officer  
Feedonomics, LLC  
818 427 3715  
shawn@feedonomics.com

January 20, 2018

Hi Lynn:

Please feel free to share this with any potential clients. I am happy to be a reference if they would like to speak with me.

I can't recommend Lynn Arthurs and her team enough. I have worked with Lynn for over 20 years; hands down, there is no better broker or team out there for your health insurance needs. Lynn and her team are more than brokers; they are truly an in-house benefits team.

A few years ago we decided to combine all of our business insurance, human resources and health insurance needs in a PEO plan. From the beginning, we had issues. I would leave messages but my calls would go unreturned. When we finally found someone who could help, two months later they were gone. They knew nothing about our staff or our organization's needs.

PEO Issues:

No personal attention.

Calls and emails often went unreturned for days.

We had 6 account managers over the 12 month period due to turnover with the company.

No one to help if you were having an issue with a doctor or the insurance company.

Fewer choices of health plan since the PEO chooses.

We thought combining all these benefits would get us cheaper rates, but they did not.

When we left (after one year) we obtained worker comp insurance from an individual broker and it was significantly less expensive.

Barb Green

Chief Operating Officer

**MAZON | A Jewish Response to Hunger**

10850 Wilshire Blvd., Suite 400

Los Angeles, CA 90024

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PAUL R. FINE  
Partner

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January 21, 2016

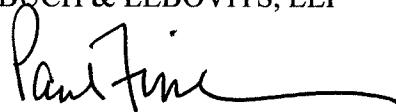
To Whom It May Concern,

Lynn Fukuhara-Arthurs and LFA Insurance Services have been our health care insurance brokers since 1998. Throughout our relationship, they have procured the best available health insurance benefits for us at the most competitive prices. As with all brokers, their services begin with obtaining quotations and their placement of the insurance coverage. Lynn Arthurs however does more than just solicit quotations, she negotiates with underwriters to obtain the lowest cost for our firm. When issues arise with the insurance carriers, as they inevitably do, LFA and its competent, well trained staff vigorously advocate for our employees with the insurance carriers and/or health care providers.

LFA works annually with the management of our firm to provide, through negotiation with our insurance carriers, the best portfolio of benefits we can offer to our employees at competitive pricing. Although LFA annually secures proposals from all available markets, our firm has remained with and renewed its health insurance coverage with the same carriers for the last decade, primarily because of Lynn Arthurs' negotiations. As a result, LFA has historically been able to tailor the medical care needs of our employees to the most cost effective health insurance benefits available in the marketplace.

The personal and caring support that LFA provides separates their company from their competitors. They are truly a one stop provider of health care insurance. I strongly recommend their services to all businesses.

DANIELS, FINE, ISRAEL  
SCHONBUCH & LEOVITS, LLP



Paul R. Fine



201 South Victory Blvd.  
Burbank, CA 91502  
T 818.842.8346  
F 818.842.8353  
www.chace.com

## MEMO

TO: Lynn Arthurs  
FROM: Bob Heiber  
DATE: May 9, 2011  
RE: Memorandum of Recommendation

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I am happy to write this recommendation about our working experiences when I owned Chace Productions. Though we have not worked together for almost two years it has not clouded my memory with the contributions that LFA Insurance Services made to our success.

As I have told anyone who wanted to know how I achieved our success at Chace, I always said that it was simple. I just made sure that I had the finest experts in every area that our business required. Whether it was financial, legal or benefits. It is no surprise that I count you in the select group that made our company prosperous.

The value that LFA brings to the table is a blend of fiscal doggedness in pursuing the best value proposition with great customer care in benefit coordination and problem resolution. The labyrinthine process that health care can be is a nightmare that employees do not want to negotiate. The fact that your staff was personally available and managed to solve problems to achieve quick resolutions for our employees simply made Chace a better place to work. And at the end of the day, that is what benefits are supposed to get you, better employees because it's a better place to work.

For anyone wishing to create that environment, then having a benefits expert like Lynn Arthurs and LFA Insurance Services is a good start.

A handwritten signature in black ink, appearing to read 'Robert Heiber', is written in a cursive style.

May 11, 2011

To Whom It May Concern:

Re: Letter of Recommendation – L.F.A. Insurance Services

The purpose of this letter is to give a brief description of my professional association with LFA Insurance Services and to give my most sincere recommendation to any organization interested in retaining L.F.A. as their insurance broker.

I first met Lynn F. Arthurs in mid 1985 while I was employed at Marco Manufacturing as a Human Resources Manager. We had just completed negotiations with the International Brotherhood of Electrical Workers and had signed an agreement that reverted the control of the medical insurance benefit from the Union to the Company.

Called in short notice to place a Medical Insurance Plan for approximately 250 employees, Lynn and her staff worked around the clock to make sure that the best options were available to the Company and the employees, and to ascertain that the transition between the Union's and the Company's plan was made on a timely manner and with the least inconvenience to the employees.

Once the plan was put into effect L.F.A. continued to provide hands-on support to our Human Resources Department. L.F.A. monitored the claims process, assisted employees not only with insurance related problems, but also with medical treatment related issues, referrals to specialists, etc. Shortly after L.F.A. became our broker, employees who had been against the transfer of control of the medical insurance from the Union to the Company began to realize that the change had in fact benefited them substantially and they expressed their satisfaction.

I left Marco Mfg. in October of 1986 to accept a Human Resources position with Coastcast Corporation. The Company was in the process of expanding and acquiring Manufacturing facilities in the United States and Mexico. Given the increasing cost of Medical Insurance, the deplorable service that the Company was receiving from big brokerage firms, and the different plans in effect, I recommended Lynn and her team to the CEO. Again, with a very short notice Lynn was able to come in and recommend viable solutions with respect not only to the Medical Insurance but also to the Life and Long Term Disabilities insurance benefits. Those recommendations resulted in the implementation of a self-funded Medical Insurance Plan administered by a third party for the executive, managerial and administrative staffs, and a fully insured Health Maintenance Organization Plan for the production employees. Again L.F.A. became an extension of our Human Resources Department and was always ready to work on behalf of the Company and its employees.

In August of 1997 after suffering a heart attack at work, I was able to experience first hand the caring and professional service that Lynn and her staff had always provided to our employees. Lynn personally dealt with the Hospital staff where I was taken by paramedics. She made sure that the best available service was provided to me and that all claims were processed on a timely basis.

Coastcast Corporation grew to more than 2,000 employees in four facilities in the United States and more than 3,000 employees in Mexico. Throughout this rapid growth L.F.A. was always a most effective and reliable partner. I was responsible not only for the Medical but also for all property and casualty insurance. Invariably the big brokerage firms that carried our property and casualty lines wanted to bid on the Medical, Life and LTD portion, but they recognized that they could not provide the dedicated and personalized service that has been the hallmark of L.F.A. Insurance Services and many times they expressed this to me in so many words.

I am now retired, but I can honestly say that my association with Lynn F Arthurs and her team of professionals was probably the best decision I made throughout my career in Human Resources. Lynn can always be counted to provide excellent solutions to complex insurance problems, to negotiate the best possible insurance rates and to provide excellent service not only to management but also to all employees in any organization.

It is with great pleasure that I write this letter of recommendation and if you have any additional questions or if you need any additional information do not hesitate to contact me.

Sincerely,

  
Roberto Roman

[rroman211@msn.com](mailto:rroman211@msn.com)

562-804-3269



2000 Avenue of the Stars, Suite 910-N  
Los Angeles, CA 90067

Tel 310-788-6262

Fax 213-814-1764

Toll Free 877-788-6279

May 26, 2011

To Whom It May Concern,

I've known Lynn Fukuhara-Arthurs in both a professional and personal capacity for over 15 years and she is one of those rare individuals that one is fortunate to come across in a lifetime.

Lynn distinguishes herself from many others because of her boundless energy, commitment to core values and tenacity. She is simply irrepressible. These characteristics and her ability to deliver personalized high-level professional services are at the heart of Lynn's success in business as the owner of L.F.A. Insurance Services, Inc.

While her business accomplishments are numerous, I would like to speak on behalf of Lynn's commitment to engage and give back to the community. As Chair of the board of directors of East West Players, the nation's premier Asian American theatre company, she has passionately provided her time, leadership and financial support to this organization for well over two decades. Her involvement with this organization began with a promise she made to mentor and support the theatre's young producing artistic director. She continues to honor her promise made years ago and this is indicative of her high personal values and how she manages her business. Lynn keeps her commitments and delivers on her word.

Her impact and involvement extend well beyond the theatre and Asian Pacific American community as she has nurtured and built tremendous business and personal relationships across greater Los Angeles.

If you are looking for a provider who will care about your employees as if they were her own and can deliver performance, quality and dependability, Lynn Fukuhara-Arthurs and L.F.A. Insurance Services is a choice that I highly recommend. If I can be of any assistance, please do not hesitate to reach me.

Sincerely,

Rod Nakamoto

Vice President, Deutsche Bank Alex. Brown

President, USC Asian Pacific Alumni Association  
Member, USC Alumni Association, Board of Governors  
Past President, East West Players

Scoutmaster, Troop 578 Anaheim, CA  
Past Chair and President, Asian Business League of So. Calif.  
Past Director, Asian Pacific Community Fund

**theUgroup**

John G. Uriostegui  
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Client Advisor  
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Rod Y. Nakamoto, CFP®  
Vice President  
Client Advisor  
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Sales Associate  
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**EAST WEST  
PLAYERS**

May 17, 2011

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website:  
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email:  
info@eastwestplayers.org

Tim Dang  
PRODUCING ARTISTIC DIRECTOR

BOARD OF DIRECTORS  
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U.S. Senator Daniel Inouye  
Robin M. Kramer  
Edwin Kwoh  
Graham Y. Tanaka  
Dolores Wong  
John Woo

ARTISTIC DIRECTORS EMERITI  
Mako (d.)  
Nobu McCarthy (d.)

To Who it May Concern;

As the producing artistic director of East West Players, a non-profit charitable organization, located in Los Angeles, California, I would like to highly recommend Lynn F. Arthurs as an individual with the highest degree of integrity, trust and loyalty as the Chairperson of the Board of Directors of East West Players for the past 18 years. Her volunteerism at this level of commitment is well respected in both the Asian American and arts communities with leadership capabilities that has helped to grow the organization into a nationally renowned institution.

Lynn's passion for the arts in this troubled economy has helped to sustain and even lift the organization despite the economic challenges and decreases in arts funding. As a major donor herself to the organization, she has instilled confidence with our multitude of donors and supporters in a personal and heartfelt style that is rarely seen today in this world of mass communication. Her philanthropic support truly shows that she is one who gives back to the community.

No doubt, she has the same personal integrity with her own LFA Insurance Brokerage Firm. As a "boutique" brokerage firm, personal care and customer service is a number one priority. It is the highest quality, not quantity, that Lynn has instilled upon our organization.

As executive and producing artistic director of East West Players, I too have personally learned so much about Lynn Arthurs integrity and personal style. The building of a community starts with one person reaching out to another person one at a time until we build that community. You will be in great hands with Lynn Arthurs.

Thank you for your consideration.

Sincerely,

  
Tim Dang  
Producing Artistic Director  
East West Players





May 24, 2011

To Whom It May Concern

re: Recommendation of LFA Insurance Services

I have exceptionally high expectations and standards when it comes to working with vendors, especially those that affect a company's primary asset, its people. With that said, I am submitting this letter of recommendation (commendation?) in support of Lynn Arthurs and her team at LFA Insurance Services ("LFA").

My relationship with LFA began approximately 13 years ago, and from the onset I knew this was a partnership that I would be pleased to work with. The Staff at LFA is extremely professional, knowledgeable and most importantly (especially when it comes to employee relations) personable and approachable.

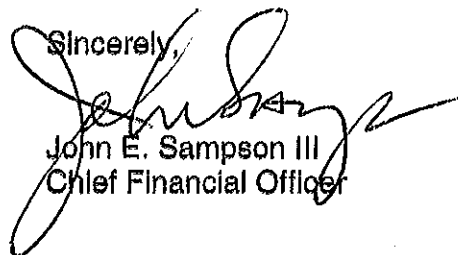
As a Chief Financial Officer with over 20 years experience with various companies, (including The Walt Disney Company, Warner Bros. Records, EMI Music and Multi-Division Production Companies) I have had the opportunity to work with a variety of employee benefit professionals both Internally and as independent third parties.

What I have found in my role of having the overall responsibility of employee satisfaction is that the LFA Team relieves a great deal of the burden with employee benefit related issues, providing complete, individual and special attention to each employee's need. Additionally, LFA makes an effort to understand the company's business and the personality of each that are employed. Throughout the years, a poll of employee opinions of the staff and services provided by LFA would result in a rating that would far surpass any others.

LFA Insurance Services is a top notch provider of employee benefit services, and in my many years of working with them, has yet to disappoint. I value their professionalism, dedication and their personal attention to each and every employee that they service.

I could not provide a stronger recommendation for this outstanding team. If you would like to contact me directly, feel free to do so. Thank you.

Sincerely,



John E. Sampson III  
Chief Financial Officer



## Grossman Burn Centers, L.L. C.

7325 Medical Center Drive • Suite 200 • West Hills, CA 91307 • (818) 981-2050 • (818) 981-2382 Fax

May 12, 2011

Re: Lynn Arthurs  
L.F.A. Insurance Services, Inc.  
Toluca Lake, CA

To Whom It May Concern:

We have had the honor and privilege of working with Ms. Arthurs for well over 10 years.

She has handled all of our insurance needs in such an exceptional manner with the utmost care, concern and professionalism.

As our organization has grown over the years, we now have employees not only in various counties of California, but multiple states – and she and her staff have taken care of EVERYTHING.

Not only with an eye toward our bottom line, LFA has also addressed the issues and concerns of employees specifically; answering questions, assisting with enrollment and explaining, with unending patient, complex and simple matters.

I would recommend her organization without reservation to anyone seeking the best representation possible in insurance.

Please feel free to contact me if you should have any questions.

Most Sincerely,

GROSSMAN MEDICAL GROUP, INC.  
GROSSMAN BURN CENTERS, LLC.

A handwritten signature in black ink that reads "Pam Kunisawa". The signature is written in a cursive, flowing style.

Pam Kunisawa  
Chief Operating Officer



## **INTERVIEWING SERVICE OF AMERICA, INC.**

15400 Sherman Way, 4<sup>th</sup> Floor, Van Nuys, CA 91406 818-989-1044

May 6, 2011

To Whom It May Concern:

Lynn Arthurs of L.F.A. Insurance Services, Inc. has been our insurance broker for at least fifteen years. Throughout this time, she has provided us with outstanding service along with her years of expertise in guiding us through our open enrollment renewal process each year.

Lynn Arthurs and her staff provide a "boutique" approach in handling their customers. We have a dedicated customer service/claims consultant assigned to our account who is a life saver. Whenever we have unusual questions or requests, we go directly to our consultant who is the mediatory between us, the employee and the insurance company. Our consultant is extremely knowledgeable, very accessible and responsive. This hands on approach allows us to send insurance requests directly to the consultant to research for us and who then gets back to our benefits administrator with resolution or directly to the employee.

Lynn and her team provide consistent excellent service and have rendered invaluable assistance to us throughout the insurance renewal process – providing multiple insurance options that would fit in to our budget, meet our employee needs, allow us enough time to make a decision and roll out any changes to the plan participants.

I highly recommend Lynn for so many reasons, but to name a few, for her commitment to providing us appropriate solutions and suggestions, her creativity in coming up with plan options that work based on her outstanding relationships with the insurance companies, her dedication to her clients, and to the quality of service provided by her staff and team.

We have looked at other insurance brokers over the years but continually have found that they cannot compete with what Lynn can offer and provide to us and I have actually been told as much by some of these brokers.

I have peace of mind each year knowing that Lynn is out there trying to find us the best insurance renewal offers that work both for our company budget constraints while limiting the financial costs for our employees.

If you have the opportunity to utilize Lynn and her team for your insurance services, then I recommend that you take that opportunity and see for yourself the value you will receive in return for that decision.

Sincerely,

*Barbara Collins*

Barbara Collins

Director, Human Resources



6180 Laurel Canyon Boulevard, Suite 245  
North Hollywood, California 91606  
Phone: 818-753-9181  
Fax: 818-753-9617

May 20, 2011

To whom it may concern:

Re: Lynn Fukuhara-Arthurs  
L.F.A. INSURANCE SERVICES, INC.

I am writing this letter in support of Lynn Fukuhara-Arthurs and L.F.A. INSURANCE SERVICES, INC. We have had the good fortune of working with Ms. Arthurs and her organization for over two decades. From first contact 21 years ago, the entire staff at L.F.A. used all of their resources to understand our needs in order to provide us with the products best suited for us. It is therefore no surprise that over the years L.F.A. has continued to be a valuable asset to our company and to our staff. Regardless of the need, we have always been able to count on LFA for immediate action. This type of responsiveness and dedication has saved us and our employees significant sums of time, money and aggravation.

As CEO of our company I have always valued strategic alliances with our vendors. Our relationship with L.F.A. has been and continues to be a most valuable partnership. I cannot imagine any other company being able to readily, effectively and efficiently adapt to the growing needs of a company such as ours.

Please do not hesitate to contact me with any questions or concerns

Sincerely,

George Rimalower  
CEO

GPR/jf



May 6, 2011

Re: L.F.A. Insurance Services

Gentlemen:

L.F.A. Insurance Services was our benefits broker for many years at our now closed manufacturing facility in Lynwood, CA

They were the broker when we purchased the facility in 1998 and were allowed to continue on as the broker because of their ability to market our program and the service they were providing. This was in part due to their excellent relationships with the underwriters for the insurance carriers. They were trusted and as a result they were able to keep our rate increases at levels less than the average in the market.

They also provided us with excellent service, whether it was resolving individual claims issues or coverage issues. Their responses were always timely and, although not always what we wanted to hear, they were truthful and they explained the reasons behind their answers.

Although we are now self-insured and no longer use the services of L.F.A. Insurance Services, I believe that L.F.A. Insurance Services has the tools to compete with anyone in the insured marketplace and if you are looking for a broker that will be able to provide you with quality benefits and service at a fair cost then you can't go wrong with L.F.A. Insurance Services.

I know that, in the future, should I be in the situation of needing a benefits broker, I would not hesitate to use L.F.A. Insurance Services.

Sincerely,

A handwritten signature in black ink, appearing to read "Donald A. Craft", written in a cursive style.

Donald A. Craft  
Risk Manager



A JEWISH RESPONSE TO HUNGER

10495 Santa Monica Blvd., Suite 100  
Los Angeles, CA 90025  
Tel 310.442.0020 | Fax 310.442.0030  
mazon.org | mazonmail@mazon.org

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Abby J. Leibman

\*Past Chairs

May 6, 2011

To Whom It May Concern:

I take this opportunity to formally commend Lynn Fukuhara-Arthurs and L.F.A. Insurance Services, Inc. for outstanding service to MAZON: A Jewish Response to Hunger.

Since 2002 Lynn and her company have served as agents for a full complement of medical and related insurance services for MAZON. In my capacity as Vice President, General Counsel and later as Acting President, I have been impressed by the expertise and professionalism of Lynn and her colleagues. In addition to exploring all available options and making recommendations based on the specific needs of MAZON and our employees, Lynn and her staff have been available and responsive quickly and comprehensively as questions and concerns arise.

MAZON deals with a large number of vendors and contractors in maintaining its operations but none as valued as L.F.A. They always demonstrate genuine concern with issues that may be raised by individual employees and deal with people with exemplary courtesy and sensitivity. They often go out of their way to perform services that may be outside their defined duties and they do so graciously and without hesitation. They take pride in their work and strive for perfection.

I am deeply appreciative of all that Lynn and L.F.A. have done for MAZON and our employees and can enthusiastically recommend her to provide insurance services.

Sincerely,

Barbara H. Bergen  
Attorney-at-Law



May 23, 2011

To whom it may concern:

LFA Insurance and Lynn Arthurs have been representing Signature Eyewear for over 15 years with outstanding personal service, dedication to our company's benefit program and outstanding claims processing. Lynn and her staff have demonstrated a hands-on approach to creating customized benefit programs for Signature Eyewear and its employees. We highly recommend Lynn Arthurs and LFA Insurance for your insurance and benefit needs and I would be available for a personal reference.

Signature Eyewear is a public company with over 125 employees nationwide and over the years we have had insignificant issues relating to our medical and insurance coverage. For personal reference, below is my contact information:

Signature Eyewear  
Michael Prince, CEO  
498 N. Oak Street  
Inglewood, CA 90302  
Tel: (310) 330-2728

Sincerely,

A handwritten signature in black ink that reads "M Prince". The signature is written in a cursive style with a large, prominent "M" and "P".

Michael Prince  
CEO

---

**SIMON, ALTMAN & KABAKER**  
*Financial & Insurance Services, Inc.*

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15910 Ventura Boulevard  
Suite 1010  
Encino, California 91436

Telephone: (818) 380-1000  
Facsimile: (818) 789-9077  
E-Mail: sak@sakinsur.com

May 6, 2011

To Whom It May Concern:

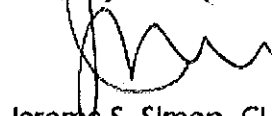
I have known Lynn Arthurs since 1977, when she became the director of my firm's group insurance sales and service business. She managed this department extremely well for four years, during which time, with our understanding, knowledge, and permission, she began to develop her own "large case" group insurance business. At that time, ours was primarily a small case business (less than 100 lives).

Lynn thus created her own firm, which she has developed for the past 30+ years into one of the leading service-oriented group insurance businesses in Southern California, with clients throughout the United States.

Her primary focus is to provide unparalleled service to both employers and employees, and by doing so has maintained a high level of persistency and satisfaction among her clients. I recommend LFA Insurance Services without hesitation to anyone interested in high-quality service and unequalled integrity.

Please feel free to contact me for additional comment with regard to my esteemed associate Lynn Arthurs.

Cordially,



Jerome S. Simon, CLU, ChFC  
CA License #0274015

JSS:mfd



WESTERN **CORRUGATED** DESIGN

8731 S. Pioneer Blvd. • Santa Fe Springs CA 90670

Tel:(562) 695-9295 • Fax: (562) 695-8330

May 10, 2011

To whom it may concern:

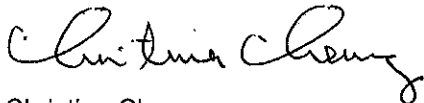
This is to inform you that we have done business with Lynn Arthurs of LFA Insurance for more than 25 years. We are pleased to report that all business has been conducted by Lynn and her company in a highly satisfactory manner.

Lynn and her staff have always been most helpful in providing information and advise about health insurance to our employees. During those 25 years we had several catastrophic medical situations which Lynn spent countless hours and days helping the employees at their most difficult time. In one special incident she spent an entire week-end doing research out of state for one of our employee inorder for him to get the best medical care.

Lynn and her staff are conscientious, efficient, well-organized and tactful with all people. We make no hesitation in recommending her company.

If you wish further information please give me a call.

Sincerely,



Christina Cheung  
Controller

May 9, 2011

TO WHOM IT MAY CONCERN:

It is my distinct pleasure and honor to provide a personal commendation for Ms. Lynn F. Arthurs of L.F.A. Insurance Services.

While I met and got to know Ms. Arthurs more than 10 years ago through her philanthropic endeavors as chairman of the board of the oldest Asian American theatre in the United States, it was about a year ago that my employer (Town Hall Los Angeles) became a client of L.F.A. Insurance Services.

In preparing appropriate and effective healthcare plans, Ms. Arthurs was diligent in learning about our organization as well as the demographics of our workforce. This included communications on comparative benefit and cost analysis of our former plan to new plans recommended, not only to management but to affected employees as well.

These are the words I use to describe Ms. Arthurs and her team of professionals during the transition to L.F.A. Insurance Services: knowledgeable about ever-changing industry and market trends and responsive to institutional and employee needs by enhancing value for both stakeholder groups. In this digital age, Ms. Arthurs is known for her personal touch and involvement in ensuring client satisfaction.

Client (institutional) satisfaction is intrinsically linked to employee satisfaction. This anecdote is representative of Ms. Arthurs' values and beliefs in this area. After we transitioned to the new health care plans, Ms. Arthurs approached our management to present information about additional "safety net" plans for employee consideration. While participation in these plans meant personal out-of-pocket payments, employees who enrolled sincerely appreciated knowing these plans were available to support them in their physical and financial well being.

Written words sometimes are just inadequate to describe a very special person and professional. I'm lucky to know her and I hope you have the opportunity to meet Ms. Arthurs in person. I would be delighted to discuss any questions you may have.